

Insurance Tips

Kentucky Access

Did you know Kentuckians now have another choice for individual health insurance coverage? Kentucky Access is an insurance pool designed to provide an alternative for high-cost individuals who may have trouble finding coverage in the private market. One indemnity plan and two PPO plans are offered, along with a choice of six cost-sharing options. Two of the cost-sharing options have unlimited lifetime benefits, while the other four have \$2,000,000 lifetime benefit maximums. Kentucky Access is operated by the Kentucky Department of Insurance with advisory input from the Health Insurance Advisory Council, a group made up of insurers, health care providers, consumers and agents. The program is overseen by the Kentucky Health Care Improvement Authority, a board appointed by the governor. For additional information, please call Kentucky Access Customer Service, toll-free, at 1-866-405-6145, or visit the Kentucky Access Web site at www.kentuckyaccess.com

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at <https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp>

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